The Bombay Gazette.

No. 6,200.—New Series. BOMBAY:—FRIDAY, JANUARY 19, 1866. Annual Subscription in advance...Rupees Fifty-Two.

THE BOMBAY GAZETTE.

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DOMESTIC OCCURRENCES.

The charge for notifying a Domestic Occurrence is One Rupee.

BOMBAY.

BIRTH.

ROSS—January 18th, at Byculla, the wife of Mr. J. C. Ross, of a daughter.

DEATHS.

FARRINGTON—January 15th, at Sattara, of consumption, Captain Donald Farrington, of the 4th (the King's Own) Royal Regiment, aged 36 years and 6 months.

WALKER—January 18th, at the European General Hospital, John Walker, pattern maker, aged 27 years.

BENGAL.

MARRIAGE.

BEADON—STERNDALE—January 8th, at Benares, Captain Richard Beadon, of the Bengal Cavalry, to Elinor, daughter of W. H. Sterndale, Esq.

NORTH-WEST PROVINCES.

BIRTHS.

BRETT—January 9th, at Meerut, the wife of Captain Brett, Rifle Brigade, of a daughter

COLES—January 6th, at Nagode, the wife of C. R. Coles, Esq., Assistant Political Agent, of a son.

MARRIAGE.

CHAPMAN—FRASER—January 11th, at Meerut, Abel Henry Chapman, Esq., 19th Hussars, to Mary, fourth daughter of the late J. R. Fraser, Esq.

DEATHS.

McEVOY—January 8th, at Meerut, Mrs. Mary Anne McEvoy, wife of Mr. Thomas McEvoy, aged 35 years and 29 days.

TODD—January 7th, at Dehra Doon, Mr. J. Todd, Conductor, Bengal Establishment, aged 73 years.

SHIPPING.

STEAM COMMUNICATION WITH THE PERSIAN GULF.

THE British India Steam Navigation Company (Limited), under contract with Government, despatch a Steamer from Bombay to the Persian Gulf every month as follows, touching at Muscat, at Bunder Abbas, Bushire, and Bussorah on the following dates:—

Leave Bombay.....	3rd	Leave Bussorah.....	17th
„ Muscat	7th	„ Bushire	19th
„ Bunder Abbas.....	9th	„ Bunder Abbas	23rd
„ Bushire.....	12th	„ Muscat	25th
Arrive Bussorah	15th	Arrive Bombay	28th

The Steam Ship "EUPHRATES," 750 tons, 160 H. P., J. H ATKINSON, Commander, will be despatched as above on 3rd February.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH KURRACHEE.

Interchanging Cargo at Kurrachee by the first available Steamer to and from Muscat, Gwadur, Pasnee, Charabar, Muscat, Soor, Muttrah, Sohar, Shinas, Soor,

COMMERCIAL INTELLIGENCE.

THE SHARE MARKET.

THURSDAY AFTERNOON.

There has been nothing doing in the Market this day except in New Elphinstones, which declined from 195 to 180 and close firm at 185 premium. Market dull and rates in other stock unchanged. The Bank of Bengal has again raised its rates of discount one per cent.

BOMBAY DAILY BILL AND STOCK LIST.

EXCHANGE.

On what Place.	Terms.	Rates.
London Banks ...	6 months' sight ..	2s. 2¼d.
Do. Credits...	Do. do. ..	2s. 2¼d.
Do. Documents ...	Do. do. ..	2s. 2¼d. to 2s. 3d.
Calcutta ...	At sight ..	99½
Do. ...	30 days' sight ..	97½
Do. ...	60 Do. do. ..	97
Madras ...	30 Do. do. ..	99
China. ...	60 Do. do. ..	93

LAND COMPANIES.

2,000,00	100	5,00	.....	Back Bay Reclamation Co ...	5,900 pm.
1,000,000	1,000	1,500	.....	Elphinstone Land Co.	185 pm.
1,000,000	1,000	180		New Do. ...	185 pm.
2,000,000	10,000	4,000	.....	Freire Land Co.....	950 per share.
110 000	2,000	900	.....	Hornby and Land Investment Co. ...	320 per share.
1,00,000	5000	3000	.....	Mazagon Land and Reclamation Co..	1,650 per share.
.....	.....	1,000	.....	Port Canning	225 pm.
.....	10,000	6,000	.....	United Victoria Colaba Land Co...	2,725 per share.

MILITARY.

ARRIVALS.—JANUARY 18.

Moore, Lieutenant Colonel R. B., 3rd Bombay Cavalry, on leave, from Poona.

McDowall, Assistant Surgeon C., 3rd Light Cavalry, on leave, from Poona.

Cocq, Captain H. Le., Royal Horse Artillery, on leave, from Kirkee.

Goslin, Lieutenant W., Commissariat Department, on leave, from Malligaum.

Graves, Lieutenant Colonel J. C., 3rd Cavalry, on leave, from Poona.

DEPARTURES.—JANUARY 18.

Cocq, Captain H. Le., Royal Horse Artillery, on leave, to Kirkee.

GARRISON ORDER.

By Brigadier General Heath.

Bombay, Thursday 18th January.

Captain W. Clutterbuck, 56th Foot, has obtained leave to proceed to England by the overland route on medical certificate.

GOVERNMENT GENERAL ORDERS.

Bombay Castle, 17th January.

The Government of India has decided that when Annual Exhibitions of the produce of Regimental Workshops are held in future, State assistance will be granted to the following extent:—

Money Prizes to the extent of Rupees One hundred and fifty per Regiment and Rupees Fifty per Battery, to such Corps and batteries as may compete.

Free carriage of articles for exhibition and of selected workmen whom the Commander-in-Chief may desire to attend.

The arrangements for forwarding on the men and articles to be made under the orders of His Excellency the Commander-in-in-Chief, the charges for which, as well as for the prizes, will be defrayed on the presentation of properly vouched bills.

The whole outlay on the part of Government for the objects, viz. both prizes and conveyance charges, is not to exceed Rupees Six thousand.

From the 1st February next the Military Treasure Chest at Kolapore will be discontinued, and from that date payments will be made from the Treasury of the Political Agency.

The following promotions are ordered in the Commissariat Department, to take effect from 14th ultimo, the date of departure of Captain G. S. Mignon, Deputy Assistant Commissary General, 2nd Class, for England, on medical certificate:—

Captain R. T. Clark, Acting Deputy Assistant Commissary General, 2nd Class, to be Acting Deputy Assistant Commissary General, 1st Class, during the absence of Lieutenant Colonel Dunsterville, vice Keays, promoted.

Lieutenant J. B. Fenwick, Sub-Assistant Commissary General, 1st Class, to be Acting Deputy Assistant Commissary General, 2nd Class, until Major Thacker joins the Department.

Major J. F. Berthon, Sub-Assistant Commissary General, 2nd Class, to be Acting Sub-Assistant Commissary General, 1st Class, vice Fenwick, promoted.

Captain J. R. Bolton, Supernumerary Sub-Assistant Commissary General, to be Acting Sub-Assistant Commissary General, 2nd Class, vice Berthon, promoted.

The following promotion is made, subject to Her Majesty's approval:—

Cadre 2nd European Regiment.—Lieutenant (Brevet Captain) James Arthur Gayer to be Captain, from the 4th December 1865, vice Jessop, deceased.

ARMY GENERAL ORDERS.

By the Commander-in-Chief.

Adjutant General's Office, Poona, 17th January.

Captain Rimington, Cadre 31st Regiment N. I., is attached to the 14th Regiment N. I.

Leave of absence has been granted as follows:—

Lieutenant W. J. Finch, 8 Brigade Royal Horse Artillery, from 1st December to 31st December, Quarter Master W. Connell, 3th Foot, from 1st December to 1st September, Captain C. P. Stokes, 4th Foot, from 14th December to 14th June, Ensign E. G. P. Wood, 103rd Foot, from 1st December to 1st June, and Captain C. G. T. Rooke, 109th Foot, from 1st December to 1st June, at the recommendation of a Medical Board.

Lieutenant J. W. Fitzgerald, 3rd Dragoon Guards, from 21st March to 21st May, on private affairs.

Assistant Surgeon J. D'Altera, 14 Brigade Royal Artillery, from 1st to 22nd December, and 2nd Captain R. A. Stevenson, 31st Brigade Royal Artillery, in extension on medical certificate.

Major T. T. Boileau, 20th Hussars, and Major A. S. Cooper, 83rd Foot, to proceed to England, via the Cape of Good Hope, for the purpose of appearing before a Medical Board.

Captain A. Cherry, 90th Foot, to proceed to England by the overland route, for the purpose of appearing before a Medical Board.

Lieutenant A. Wood, Adjutant 29th or 2nd Belooch Battalion, Staff Corps, from 1st to 31st January, to proceed to Kurrachee on medical certificate.

Captain (Brevet Lieutenant Colonel) B. B. Moore, 3rd, Bombay Light Cavalry, from 14th to 25th January, in extension on urgent private affairs.

Lieutenant G. A. Owen, attached to 3rd Cavalry, General List, from 10th January to 18th February, to proceed to Matheran on medical certificate.

CIVIL APPOINTMENTS, &c.

Bombay Castle, 17th January 1866.

Mr. Arthur Raby assumed charge of his duties as Her Majesty's Consul and British Agent at Jedda on the 9th December last.

Lieutenant J. B. Fenwick received charge of the Residency at Baroda from Lieutenant Colonel Wallace on the 9th instant.

Lieutenant Colonel J. Turnly Barr assumed charge of the duties of Resident at Baroda on the 15th instant.

Mr. W. Wedderburn to be First Judge of the Small Cause Court of Kurrachee, continuing to act as Judge of Kurrachee.

Mr. W. Boulton to act as First Judge of the Small Cause Court of Kurrachee.

Mr. Syud Hussun El Medini to be Second Judge of the Small Cause Court of Kurrachee.

Mr. J. A. Dallas, Attorney for Paupers, having returned to Bombay from the leave of absence granted to him in Government Notification dated the 28th November last, the Honorable the Acting Chief Justice of Her Majesty's High Court of Judicature has been pleased to permit him to resume his appointment from the 1st instant, and to cancel the unexpired portion of the said leave.

Mr. W. A. Easte to be Third Assistant to the Collector and Magistrate of Poona.

Mr. W. M. Fletcher to be Supernumerary Assistant Superintendent, Revenue Survey and Assessment, Tanna and Ratnagherry.

Mr. E. Cordeaux to be Supernumerary Assistant to the Collector and Magistrate of Sattara.

Mr. G. M. Grant to be Supernumerary Assistant to the Collector and Magistrate of Surat.

The following Notification is published in supersession of the one dated the 28th November 1865 at page 1334, of the *Government Gazette*:—

Mr. Wuttum Mull to be Probationary Extra Assistant Collector and Magistrate in Sind.

Mr. J. Dracup, Hoozoor Deputy Collector and Magistrate of Sattara, is allowed leave of absence on medical certificate for two months, under Section XI. of the Uncovenanted Service Absentee Rules

which all or most of them had signed, and which was in the keeping of the writer of the letter to which he had referred. And what he asked his Lordship was this:—as the Court was in the habit of relying upon statements made at the bar, and considering, too, that this Hindoo was very unlikely, for obvious reasons, to go the round of the attorneys to ask a question which he knew would be answered in only one way—whether his Lordship would not be satisfied by the uncontradicted statement which he (the learned counsel) had made on Saturday, and now made to-day, and was prepared to make when the case came on for hearing on the following day, that he himself had found it so.

His Lordship.—Last Saturday I asked you in this particular case whether your client had tried to find an attorney, and I understood you to say yes. I must have some evidence of this, or else I must give all the attorneys of Bombay an opportunity of being heard. You do not speak of facts within your own knowledge, but upon what others have told you.

Mr. Anstey.—Partly within my own knowledge.

His Lordship.—I must have some evidence that there is such a combination.

Mr. Anstey.—It has not been contradicted, but perhaps your Lordship will give them an opportunity.

His Lordship.—In what way would you suggest?

Mr. Anstey.—They are the officers of the Court and they are bound to answer.

His Lordship.—I do not see at present how I can call them all. I think I should have some *prima facie* evidence that the person who wishes to instruct you has really attempted to get an attorney.

Mr. Anstey.—The Chief Justice, my Lord, did not require any evidence beyond the mere statement of the attorney.

His Lordship.—The Chief Justice never said what he would do. I think I should have required the attorney to state—probably on oath—that he had offered his brief to all the counsel. This is rather a serious question—that of all the attorneys in Bombay not one will comply with the wishes of a suitor in regard to his counsel.

Mr. Anstey.—Yes, my Lord, that is the statement—not one!

His Lordship.—I cannot come to the conclusion that such is the case without some evidence of it. I thought that your client would have stated on oath such facts as would have satisfied that this was not the case. Do I understand you would like any further time to allow him to seek for an attorney? I shall postpone the hearing of the case beyond to-morrow.

Mr. Anstey.—It was more in reference to cases at large that I raised the question. I shall tell my client to go through the form of going to every attorney, including the promoter of this company.

His Lordship.—I do not see what other course I can take in justice to the parties concerned.

Mr. Anstey.—Perhaps your Lordship will postpone the case until he has been able to ascertain whether he can get an attorney?

His Lordship.—When I have heard what he has got to say I shall state what I think should be done.

Mr. Crawford, solicitor, here rose to address the Court, but after uttering two or three words (which were inaudible) he sat down.

His Lordship, interrupting him, said—You are not called to answer any informality. If you had not spoken I should not have known to whom any allusion was made. I do not know of anything that happens outside the bar.

The matter then dropped.

CORRESPONDENCE.

THE BOMBAY JOINT STOCK CORPORATION.

To the Editor of the Bombay Gazette.

SIR,—Allow me to correct an error into which your correspondent "Parons" has fallen in his letter, appearing in your issue of the day before yesterday, in naming Mr. Jamsetjee Manockjee Patel as one of the directors of the Bombay Joint Stock Corporation. This gentleman sent in his resignation of the directorship so long ago, if I mistake not, as April last. What were his reasons for taking this step is not known to me, but being certain of the fact of his not being at present a member of the Board of Directors, I think it proper to let the fact be known to those INTERESTED.

Bombay, 18th January.

II.

To the Editor of the Bombay Gazette.

SIR,—Somebody with a peculiar felicity of humour, makes mention of the Spaniards having once held a solemn conclave of the clergy and nobles of Madrid, to consider the means of sweeping off the dirt and rubbish that is sullied the neatness of the city of Ferdinand. If our vigourous Commissioner happened to live among them, he would have dealt with the affair as a trespass on his municipal rights. Those times have indeed fled. But the same Spanish mind seems to have descended, like the mantle of the prophet, on some select shareholders of the Bombay Joint Stock Corporation. They perceive, in these crest-fallen times, the hard necessity of sweeping the share market clean of every nauseous and unhealthy stock. But by some latent process of abstraction, they arrive at the same results at the same time that others did with lesser intellects. Notwithstanding this delay, they invented a peculiar channel for working out their ideas. The straightforward means, such as, for instance, afforded by the "Joint Stock Company's Act," is in their eyes a close and hole-and-corner style of winding up their Corporation. They must needs have a public show and a public audience, to display their meagre efforts in the light of day. The Bombay public in this instance, may be supposed to be the analogue of the grand Spanish Council. In both, the magnitude of means is brought to bear on paltry objects. The whole discovers a lamentable want of insight into the relations of means to ends. And this defect, it is to be feared, has something to do with those premature charges, appearing with the punctuality of ague-fits. It is indeed an unenviable task to maintain emulation with those dire fevers, at the expense of a cool and dispassionate policy. But if "Parsee" or "Cost" are determined to do it, his own modesty is welcome to monopolise the field and exclaim, like Alexander Selkirk, "I am monarch of all I survey."

It is not my object to answer individually every objection that cavillers may be disposed to bring against the company in question. Nor at all is it to make any positive assertion either by way of excuse or justification. If your correspondent "Cost" calls upon me to reply to his queries—I do not undertake to prove anything. I mean to disprove, to neutralise the opposition by means of its own ingredients; to turn, if "Cost" will have the trial, his own cudgels against himself. It is not my business, it is the Corporation's, if they choose, to reply.

At the same time, be it maintained, that the serene reticence, which the Corporation has wisely preferred in matters so unofficially and, repeatedly brought into public discussion, is extremely justifiable. It asserts the great principle which regulates and controls the formation, and dissolution of a joint stock company. Subject to Act XIX. of 1857 it asserts that it is not a royal way to extort a reply to informal charges. Go to the oracle, it says, through the lawful and constituted passage that admits of no tyranny of opinion, that makes no distinction between the poor and the high as candidates for entrance, and if you have the rightful passport of a registered share, the Cyclopean shall utter the answers unto you. But loiter about its sacred precincts, howling and grinning ever so viciously,—you dare not daunt or disturb the placid features of her who sits within majestically calm. There is, therefore, no cause for those shareholders to cry on, who have already shown themselves lacking the precious virtue of patience. Especially so, for the European shareholders, who, unlike their natives fellows, must undoubtedly be presumed to be better versed in banking and other joint stock concerns.

There are other points, too, Mr. Editor, in your correspondent's letter, which may similarly be disposed of. "Cost" implicitly says, that the Bombay Joint Stock Corporation is the all important concern of the day. For, otherwise, it is not clear to understand where his objection lies. I admitted "the Joint Stock" to be a public company. But there are shades and degrees in which public companies differ from each other. But the imagination which believes that it is the all engrossing, all interesting concern, is at fault, which, however, may be pardonable in shareholders that claim paternity in regard to their favourite corporation. Apart from this, however, this presumption of public interest is hardly founded on a just and reasonable basis. At present, we are all so far in the dark as to warrant no verdict of any kind to pass our lips, without being guilty of some fault or other. The state of things is now so pending, that every judgment ought to be suspended and any exactitude or precision of opinion is vicious dogmatism. In this provisional stage, then, it is incumbent on us to postpone the battle till the 29th by reference to the statistics of the Stock-Ledger which is the only judge and proper umpire in this dispute of the Joint Stock Corporation *versus* Public Interest.

Again, "Cost" offers an apology for the public figure of the correspondence. He urges, as one of its objects, the drawing out of a fair and lucid schedule of the company's concerns. It seems like the mountain labouring to produce a mouse. He admits the respectability of the manager and its directors. If therefore he indeed secures a satisfactory statement in manly and consistently attributable to his correspondence but to the combined effect of the respectability of its constitution, its love for truth and honesty, its respect for its duty, its terror of the laws, and in fact all human influences whatsoever. Finally, therefore, all that "Cost" and his fellows have prematurely thought of venting their minds with, may be reduced into nothing less than a fulsome and needless threat.

COMPANY'S ARTICLES OF ASSOCIATION.

18th January.

THE POONA COURT OF ENQUIRY.

To the Editor of the Bombay Gazette.

SIR,—With reference to a letter which professes to be written by the Poona Correspondent of the *Pioneer* and which is republished in the *Times of India* of yesterday, I beg to state that his first piece of information is incorrect—for Colonel Foster was not President of the Court of Enquiry; neither, in the second, did the circumstances for the Court's investigation, arise from a collision between Mr. Mennie's and my carriages—for there was never a chance of it—I having capacity enough to drive a pair of horses, and strength enough keep them well in hand; neither is it true that Mr. Mennie received any provocation (beyond that which the lamb in the fable is said to have given to the wolf) until Mr. Mennie had most grossly insulted me. So that it appears that the information of the Poona Correspondent of the *Pioneer* is about as valuable as is the slander, with which he so constantly sneers Mr. Mennie. I hope it is suited to the taste of that gentleman; it is certainly most thoroughly opposed to mine.

I have not written a word to you on this subject, because I believe it would have been in the very worst possible taste to have done so, until the matter was under the consideration of the military authorities. When they have done with it, I shall probably have a few words to say, and I shall say them to you. There is also every chance of the matter coming before the High Court, in an action for defamation of character; for I am fully resolved, that if people won't let me alone, and won't allow me to spend my time as I choose, but will bring me into all kinds of trouble, by their insolence and presumption, I will make them pay for so doing; for I *will have* peace and quietness in my old age; for I know myself to have worked long and well enough, to be fully entitled to the enjoyment of both.—Yours sincerely,

ROBERT MILLAR, M. D.,
Surgeon Major and Act. Civil Surgeon, Poona.
Poona, 13th January.

THE MERCANTILE CREDIT AND FINANCIAL ASSOCIATION.

To the Editor of the Bombay Gazette.

SIR,—Allow me to call the attention of other unfortunate holders of scrip in this Company to the extraordinary doings of the directors and manager and to ask them to join me in bringing to light what the agency connected with the management of this concern.

It is admitted on the part of the directors that nearly all the funds of the Company have been irretrievably lost, while there are large claims on the Company arising from time-bargains.

It will be in the recollection of the public that this Company was brought out by Europeans, and as one of the promoters at least is still in Bombay, it is to him that we are entitled to look for full and satisfactory explanations. He is believed to have been the dupe rather than the partner of his native co-directors and can have no reason to withhold information in the absence of which he shares the blame of having misappropriated funds intrusted to his care.

The points, which call for full investigation, are these:—

1. Why was a call (as heavy as Rs. 150 per share) made on the shareholders in the midst of the crisis of the month of money?

2. Why were all shares but about 300, belonging to the directors or their nominees, forfeited within a month of the due date of the call and without anything like sufficient notice?

3. Why has within 15 months no general meeting been held to receive the accounts as directed by the Act?

4. Why, if entitled to the forfeited shares, do the directors who constitute at present the Company propose, now after the lapse of nine months, to restore them to the original holders?

This last piece of generosity is altogether unintelligible as a matter of business, and suggests the idea that the illegal acts of the directors having been found out, they try to buy off the clamorous by a concession which, however, in reality is worth very little. If the forfeiture of shares was illegal, it was neither more nor less than an attempt to defraud the majority of shareholders to the benefit of the directors, who alone paid the second call, but probably with money belonging to the Company.

A full explanation is necessary not only to satisfy shareholders, but also to free the remaining European director, a man whose position gives him a high standing from the suspicions naturally suggested by these facts. SWINDLE.

16th January.

STING OF A SCORPION.

To the Editor of the Madras Times.

SIR,—In addition to the remedy for the sting of a scorpion recommended in "Zero" in your issue of the 6th instant, I beg to inform you, that for several years past I have found the application of simple *honey* a wonderful cure in all cases of persons stung by scorpions. The honey need not even be rubbed in, but simply applied to the seat of pain, will remove the pain in a very few minutes, and in some instances, almost immediately. I should think honey would be found better. But as yet I have not found any sample of honey fail. As it is nearly procurable in every bazaar, it may be found more practically useful than a plant not generally known.

I believe it is the most common remedy used in Central India and in Scinde in all cases of sting from scorpions.

9th January. PLANTER.

INDIAN NEWS-LETTERS.

(From our own Correspondent.)

CENTRAL PROVINCES, 13TH JANUARY.

I SEE by the gossip writers from out-stations, that there has been heavy rain in all parts of the country during the beginning of the year, but we have had not so much as a shower, and during the day the heat is very great. For the last few days the weather has been cloudy, but still we have had no rain. There has been great distress for a long time past in this and all the surrounding neighbouring native states. Starvation with all its horrors has long been dominant, and unless seasonable weather soon effects a reduction in the famine prices now ruling, I do not know where it can possibly end. During the Bhibhootee week, of course, the tradesmen in the Nagpore bazaar raised their prices, and we were consequently well "looted," having to pay for a small loaf of bread four annas, and a bottle of lamp oil seven annas. The price for coach hire, too, was raised throughout the place: the ordinary charge is Rs. 3 a day, but they raised the rate to Rs. 5, and this last amount must be returned by every sun set; if kept beyond, extra rates being charged. The end of the week this charge was again raised to Rs. 7, and those who had paid in advance at the rate of Rs. 5, had their money returned, if they did not choose to pay at the enhanced rate. So that I fancy all the visitors from out-stations, were well pleased, and will not come to Nagpore again in a hurry.

The Exhibition ground is resuming its ordinary appearance, the collections have all been removed, and all those who were exhibitors have left the station. All the gentlemen from your city have returned. The Calcutta exhibitors, Mr. Rumley of Lucknow, Hamilton and Co., and Mr. Worcester of Charles Nephew and Co., leave to-day for their return. Mr. Temple has purchased from the former firm a magnificent salver and claret cup, as models for the school of art he intends to establish in Nagpore in a few months. Would it not be possible to establish, in the principal stations of every province in India, agricultural societies for the improvement of the primitive kind of cultivation that has prevailed for so many centuries in this country? The efforts that have already been made in this direction are, surely, susceptible of extension over a wider area, as well as of improved application. It is impossible to read the proceedings of the many agricultural societies, which the last autumn have held their meetings in England, without wishing that similar institutions may soon be organised in this country. The benefits to be derived from them are incalculable. We have the admission of the *Times* that the advance in agriculture, consequent on the establishment of such societies in England, was even "more marvellous than the development of the cotton manufacture, or the coal trade." In this country, the advance could not but be even still more marvellous.

Mr. Jones, the Deputy Commissioner of the Wurdah district, has published the following report on the Koundulpore Fair, held in the Wurdah district, which may interest your readers:—

"The fair at Koundulpore, or Dewulwara, in the Avaee Tehseel, is just over, and as trustworthy statistics of the trade which it has done, and of the numbers of persons attending it, have this year been collected, I beg to submit them for your inspection. A census taken when the fair was at its height showed 8,340 persons present. It was quite impossible to count all who came and went during the 27 days the fair lasted; and the calculation of the total number of persons attending the fair, as entered in the statement herewith submitted, is made on the following hypothesis:—

"That 8,340 should be raised to 9,000 to allow for omissions in enumeration.

"That of the 9,000, 2,500 were merchants, &c., permanently attending the fair.

"That the fluctuating attendants, viz., 6,500, were present on an average two days each.

"That the fair was full 20 days out of the 27 it lasted.

"The statistics of trade are, I believe, trustworthy, and not the less valuable because they confirm the more conjectural return of former years. By speaking of the Berar officials I succeeded in registering trade on their side of the river as well as on my own. The total number of booths was 1,155. They were divided between Wurdah and Berar, in the proportion of 5 to 3. The staples of the fair are hardware and country cloth, with a fair proportion of English piece goods. As often remarked the small amount of hardware exports and imports registered in towns; but if this description of goods is brought in as large proportion to the other fairs of the district, it may be concluded with certainty that the people lay in a stock of hardware for the whole year at these fairs, and that our trade in this article is, as the returns make it, but small. In country cloth the manufactures of Nagpore, Kelode, Patunsaongie, Pohonee in Bhundara, Oomrair, and Berar, were conspicuous; a large number of 'dhuries' from Akola in Berar were also brought. Kussars came from Nassick, and the merchants who had collected at the Ramtek fair at Nagpore came in a body. The fair of this year was the largest known. The Tehseeldar of Arnee, and especially the Inspector of Police, Goolam Moortooza, made very excellent arrangements. The booths were erected on small mud chuhootas in regular streets and lanes. No crime occurred, and conservancy arrangements were good. To Mr. Temple belongs the credit of suggesting and carrying out several judicious arrangements for the accommodation of merchants and others resorting to the large annual fairs held in the several districts in these provinces."

As usual with the beginning of the year, many district and other officers in the commission are applying for leave. I have already told you that the Judicial Commissioner, Mr. Scarlett Campbell, and Colonel Taylor, Inspector General of Police, are going away for a short time. Mr. C. Bernard, the Secretary to the Chief Commissioner, has already gone, Mr. A. C. Lyall, late Officiating Commissioner of the Nagpore Division, acting for him. Mr. Malcolm Low, Deputy Commissioner of Nagpore, Mr. Grant, Deputy Commissioner of Jubbulpore, and Major Baldwin, Deputy Commissioner of Nurainpore, also go away, and Dr. H. J. Beach, Civil Surgeon of Chandah, has resigned his appointment under this administration. Mr. F. St. Clair Williams, an Extra Assistant Commissioner in Oudh, who was mixed up in the Ramdial case in Lucknow, I believe, and who was lately under suspension, has been transferred to these provinces, an exchange being made with Mr. S. J. Naher, Extra Assistant Commissioner of Nimar, who is transferred to the Oudh Commission.

I disclaim no little credit on our police force, that not a single robbery took place during the Exhibition week, although we had 40,000 natives from out districts encamped around Nagpore.

Justly condemned as the present unpopular and ineffient police is, it becomes a source of gratification and thankfulness that the head of a department willing to do all he can to alleviate an expensive and useless system. You have often in your local notices remarked some strictures on the uselessness of the police in detecting crime; but you must not forget that this is not the only fault of the present system, for by the existing rule police are on no account to assist in furnishing supplies, or in any way attend to the wants of travellers, and I need not tell you that out of tehseel range, this order, however bright in theory it might have seemed to those who framed it, in practice has been found to be an egregious error.

We all know too well our dependence on the natives, though few there are who will confess it; and although free trade can be carried on in civilised countries successfully, it cannot be out here, until the third and fourth generation after us, by which time there is not much likelihood that many of the present race will be all consumed, and got twelve months' rigorous imprisonment for having robbed a military officer of some valuable papers, cash, &c., from off a portmanteau belonging to a Lieutenant, while putting up in a room adjoining to his, defendant's, in a hotel at Kooshteen. Defendant, after robbing the officer, clandestinely, left the hotel on foot for a place about nine miles from Kooshtee, intending there to take the train and start off for Calcutta with his booty. The gentleman, who keeps the hotel, however, suspecting his intentions, started off with a body of police for the place above alluded to and arrived in time to frustrate his, the defendant's, intentions. Prisoner, when arrested, denied the charge, but on his person being searched, two letters which had been in the portmanteau were found; the portmanteau itself was subsequently pointed out by the prisoner and was found concealed behind a block of wood in the hotel. The papers, which were most valuable to the complainant, and for the recovery of which a reward of Rs. 20 was offered, have not yet been recovered. Prisoner denies all knowledge of them.—*Indian Daily News, Jan.* 12.

THE KHOND INSURRECTION.

(From the Madras Times, Jan. 13.)

THE neck of the Khond insurrection, as far as we can learn, is now broken, and the return of the six companies of the 11th Regiment N. I. is shortly expected at Berhampore. But we are assured, that things are so far in a troubled state, that it is probable that Mr. Thornhill, the Acting Governor's Agent, and Mr. Robinson, the Inspector General of Police, may be detained at Russelcondah and about the Hills some time longer than was intended, as a satisfactory settlement. This, therefore, is the time for Government to step in and enquire, what has been the cause of the disturbance, with the view of making any change in the future administration of the district, that may appear to be desirable. It cannot be concealed, that the Khonds are not yet ready for the civilised form of Government, which since 1861 we have sought to impose on them. The Government has doubtless acted with uniform justice, but our system has of late years weighed heavily upon the people. Executions have been frequent, many of them for infanticide, a crime committed, as far as we can understand, without reference to the child's sex, and only under the most urgent circumstances of the death of the mother, whom they regard as the only allowable means of support. Without for a moment attempting to lessen the iniquity of the crime, we think that, as respects the Khonds, the Penal Code has been too rigourously carried out of late years, especially as in England the law is more merciful towards civilized people guilty of similar offences. Again, when these miserable men have committed crimes involving them in the punishment of imprisonment, or penal servitude, or transportation for a term of years, or for life, they have been compelled to undergo the sentence far away from their native mountains, in climes which almost invariably cause their early death. It is true the Khonds have Sub-Magistrates on the Hills, but whenever the hillmen want to appeal against the decisions in the Sub-Magistrate's Court, or require matters of any importance to be adjudicated, they are forced to proceed to the Assistant Agent at Russellcondah; and we have been told that when they do so come down, they make all the preparations and betray all the anxiety of persons, who never expect to see their own country again.

But we pass on to mention what we have heard alleged as the immediate cause of the present outbreak, or perhaps it may be safer to say something which, as far as may be learnt, has contributed to the general discontent, and brought it to a point. Under orders of Government, roads have recently been commenced in the Hill tracts, under the superintendence of the Police authorities. The complaints of the Khonds appear to be that the labour required for these roads has been in great measure forced, that impresents of husbandry have been detained or rendered useless, until the accomplishment of certain portions of the work, and that the labour is paid for at a ridiculously low figure. We cannot assert that these complaints have good foundation, but we are satisfied that they are not entirely groundless. Roads! What do those hill-savages want with roads? Of course they must have them more than any thing else, and promoting the march of conquest and civilization amongst them. Let us, then, at least tempt them to make these roads by paying them liberally for their labour. It is not alleged against the police that they have pocketted anything by the work; their order in this respect is clear enough, and in getting work done cheap to show zeal for Government, without reporting the true circumstances of the case.

It is said that two officers are marching on the villages where the two policemen were killed, with instructions to raze them to the ground after having in vain endeavoured to induce them to surrender the persons implicated in the alleged murder. In all probability, the delinquents will have long ere this fled from their ordinary haunts, and we may therefore expect soon to hear that the villages have been burnt, and the women and children found therein driven out into the jungle for refuge from the vengeance of the British Government. So far as we know, such a penalty has not for many years past been inflicted on the inhabitants of villages in the plain. We can hardly believe, that so indefensible a practice is now to be revived in the Khond country, with the approval of the Government. The sight of their burning villages, and of their families deprived of sheiter, is not calculated to inspire the brutish minds of the Khonds with a very high sense of the character of their conquerors. We would be the last to recommend any violent measures in dealing with rebel subjects, but the small body under the command of Mr. Macpherson in the pay of the Rajah of Jeypore, a raw lad of about fifteen. The boy was nothing loth to drive the pleasure-party to the theatre; but the night was dark; the gas-lamps are few in Fort area few; the coachman was sleepy. The end of it was, the horses ran away, and that the entire machine was hurled into the sea. The young girl, with rare presence of mind, contrived to snatch one of the children from the carriage, and thus effect an escape from that horrible prison. She rose to the surface, and was rescued. The boy-coachman, although he could not drive, was a good swimmer, and escaped, like the man in the Macaulay ballad, by striking out boldly; and the creole were drowned. Can you imagine anything wretchcier than the condition of this boy, little more than a child, set to find that she had lost her mother, her brother, and a sweetheart? The young stable-helper and the real driver were both put on their trial; the former for gross and wanton misconduct, the latter for culpable negligence in leaving under age, and for contravening, besides, the law by neglecting to make him wear his (the driver's) badge during his absence. The boy's father was also tried for not taking better care of his son. The verdict was an odd mixture of red tape and pure equity. The boy was acquitted, as having acted "without discrimination;" the father was fined, and the official sentenced to prison for a long period, and mulcted in the costs of the trial. When I reached the Grand Hotel du Louvre dela Paix—not to be confounded with the Louvre de la Marseille, for everything just now seems "grand" in France generally and in Marseilles especially—I found the staff and guests in a state of hysterical commotion. The bedroom they gave me was at the very summit of the house, overlooking the ring from the balcony, and I was glad to see that, the hotel being much patronized by overland routepassengers, a plentiful supply of Union-jacks had been laid in. The house was cramm-ed to suffocation, and the *salle-a-manger* overflowed with naval officers in the picturesque but somewhat melodramatic uniform patronized by the French Marine, and which reminded me forcibly of the Admiral in the famous old "Black-eyed Susan" and the riding-master at Astley's. Such a noise, too! Madame (stout, black-eyed, and rosy-lipped) shrilling scolding orders from her rocking-chair in the covered court; bells ringing; the electric telegraph clicking all over the house, like a legion of crickets; Marseillais gentlemen squabbling about nothing at all, in a torrent of *"enfins,"* and *"quand je vous le dis;"* and British tourists shouting from the third loft, *"Garçon, nos bouteilles pour rien, sauvey-vous! toute suite!"* The Grand Hotel was the Tower of Babel, and not in miniature. A very pretty young English lady in the reading-room, who was trying on a pair of new boots, by sympathy to be going to church, told me that she took sevens in gloves, and that the hands of all her acquaintances being smaller, she was "glove-stretcher-general to the English colony at Marseilles." Which I think I never heard a more artless and less vain confession. As amidst the absorbing preoccupation of the day, *"eau chaude pour rasy"* was the only phrase I could master more than obtained, I went into the shop of a "coiffeur de Paris," to be "barbed," as the Americans phrase the process of shaving. The shop was in a by street, and not fashionable, of which I was glad, for it was full of genuine Marseilles life. Seven gentlemen, very hirsute, very swarthy, with gold rings in their ears, and looking very much like seven Spanish counterfeits of Mr. Sergeant Babbage, who had left their organs in the adjoining Cannebière, were sitting on seven chairs, awaiting their turn for barbing. I was the eighth, and sat down, too, pending the arrival of the "prime artiste in hair and beard." The customers were all Frenchmen, and they were all talking vehemently, but they did not speak a word I could understand. The same unintelligible patois is half French and half Italian, but verbally is like neither. The floor was covered thick with tufts of black hair. The Marseillais always has his hair cut on the monkey-of-a-fire-stick principle, and his head is never, however, I should imagine, before evening, hydra fashion. By-and-by came in a ninth man, who spoke comprehensible French, and who had his hair *en papillotes*. I then took a review of the different styles of hair-dressing to be seen in Marseilles. The barber—first, relative to the merits of a little black dog with a red collar, answering to the name of Birby, and next on the the most momentous question whether the *rizee* was the hat, or a big man in a little man one. "The *rizee* declared itself." They did not come to blows, but the storm of *"Vesuvius et Etna"* was awful. Then was a meeting for the flash of cold steel, when one of the brigand-looking gentlemen took down a guitar hanging by the side of the case full of false collars and *pommade hongroise*, and striking up a plaintive air, began to sing a song in patois of which I could catch the title "Lou Miracle." The rest joined in chorus, and there was a little dance—the scene of hostile demonstration having come to a conclusion. Add to this the fumes of many dreadful cigars and a spicy gale of garlic, impregnating everybody and everything, down to the very razor and shaving soap, and you may gain some notion of a barber's shop at Marseilles. The barber only charged me ten cents; but to me the experience of his establishment was worth ten francs. The Grand Hotel is situate in the Rue de Noailles, a grand new street, built by the Emperor in continuation of the Cannebiere. The Marseillais, however, disdain to call it "De Noailles," and speak of it as *La Cannebière prolongée*. I cannot help fancying that they regard this protraction of their beloved thoroughfare as an attempt to paint the lily and gild refined gold. The Cannebiere was perfection before; why strive to improve it? This often-sweet-and-sour street is, indeed, handsome enough, and as wide as the Rue de la Paix, in Paris, but not much longer. The best shops and hotels of Marseilles line its *trottoir*, and it leads directly from the docks and the sea. There are streets quite as noble in Lyons, and in Bordeaux; but the chief charm of the Cannebiere consists in its incessant and characteristic life and bustle, and the varied costumes of the people, who seem to have been called indiscriminately from all the nations under the sun. Venice used to be the most cosmopolitan-looking place in Europe; but in these, the sad days of her hopeless bondage, she has grown monotonous. Beyond the old Turk at the Café Aurore, in a fez cap and baggy brown ulik breeches, clean white stockings and carpet slippers, who sits puffing at his chibuck from morn to night, as though he expected blind Dandolo come and conquer him again—beyond this antiquated fixture, with the bare-legged gondoliers, the white-coated Austrians, and the black-robed and veiled Venetian ladies, the picturesque has fled from the Queen of the Adriatic. But here in the Cannebiere thousands are running to and fro, clothed in different habits, gabbling different tongues, knowing not, perchance, their right hand from their left. There are Greeks in roomy gilliguskins and long-tasseled skull-caps—Greeks with small dark eyes and silky black moustachios like leeches, and who, if they are not rascals, might certainly bring actions for libel against their countenances. There are Wallachs and Bulgarians in sheepskin jackets and caps, all broiling as the sun. There are Maltese sailors, suspicious-looking varlets with particoloured sashes of many folds about their loins—sashes in which I am very much mistaken if knives do not lurk. There are sunburnt sailors and engineers—many of them English—from the Mediterranean steamers in port, for Marseilles is the Southampton of France. There are Parisians, "dressed up to the nines," and regarding all things, save the dark-eyed grisettes, with supercilious glances. At the dark-eyed grissettes the Parisians direct many grins and leering looks of admiration. There is also the British paterfamilias and his wife, and his children, and his man-servant, and his his maid-servant, inspecting everything with a stern air as though it were, somehow or another, a humbug not to be endured, and not a piastre's extortion, by Jove. And, finally, there are the Marseillais themselves, who are picturesque enough in look and gesture to satisfy the most enthusiastic disciples of Salvator Rosa, or the Spaniard Goya. Nobody can call himself a Marseillais exactly who the Marseillais are. They have certainly very little either of the Gaul or the Frank in their composition. They say themselves that they are Romans, and the oldest families of the Provençal aristocracy claim to be descended from Pontius Pilate, who, as the legends tell, settled here and made a good end of it. Some say they spring from a Phœnician colony; and others that in origin they are Greek. There is a touch of "Yorkshire" in the midst or their ebullient temperament, I should opine that they are not quite five hundredth cousins to the Hellenes.

BENGAL.

WE regret to notice in the *Telegraph Gazette*, that the *Childwickbury*, grounded below Hospital Point on the evening of Wednesday, and had not floated up to Calcutta when the latest issue of the *Gazette* went to Press.—*Hurkaru, Jan.* 12.

WE find that the statement of the *Friend*, that Dr. Hathaway, Private Secretary to the Viceroy, is about to take leave to Europe is correct. During his absence, Mr. J. D. Gordon, C. S., Magistrate and Collector of Monghyr, will officiate as Private Secretary.—*Id.*

SINGULAR rumours have come floating down from the North East Frontier, about that perverse and incomprehensible personage, Tongsoo Penlow. It is whispered, in a pale lisp from one direction, that the man has met with a violent end, and that his enemies have succeeded in murdering him. In another quarter it is maintained, that he has made a moonlight flighting of it, and absconded to Thibet with *the* treaty which he succeeded in compelling the Hon'ble Ashley Eden to sign. In order, we suppose, to cap the former story, a third report has confidently declared that he has ascended to heaven without dying. In the midst of these conflicting statements, one fact may, we believe, be accepted, and that is, that Tongsoo Penlow is not in Tongsoo.—*Id.*

WE have been favoured with the following from Dewangiri:—

January 3.—Conflicting rumours are still as abundant as ever. The following are those most in vogue:—

1*st*.—That a cantonment is to be formed here or in the neighbourhood.

2*nd*.—That Bhootan is to be evacuated, and the peace concluded conditionally, to be adhered to at any price.

3*rd*.—That a force of 400 men is to be pushed into the interior, to act independently of any base of operations, and to dictate terms to Tongsoo in his own capital!

It may fairly be left to the taste of every one for himself to accept either or all of these conclusions as he likes. For bare facts, however, be it stated, that the mule trains of two regiments, the 5th and 9th N. I., are out marching in the plains, at the foot of these hills; that the Commissariat has been directed to bring up, with the utmost speed, six weeks' supply of provisions of every kind for the whole force now here; that road-making and cutting jungle proceed more vigorously than ever; and that exploring parties are occasionally moving through the country. Be the inference with the reader. With regard to the aforesaid mule trains, there is but one word wanting and it properly characterises the condition in which they arrived at the foot of the hills. It was, simply, disgraceful. Organized at a vast expense, and prepared, as they were intended to be, to enable the force to advance at once, if necessary, for active operations, more than two-thirds of the animals arrived utterly unfit for service, from sheer neglect and starvation. If, therefore, the alternative of making an advance with a small body of men be adopted, there is now abundance of carriage available for that purpose. The plan of forming a cantonment here cannot be too strongly or earnestly deprecated faulty as a mere position. The height is not nearly sufficient for salubrity, and any one who has seen the sense and nerve of the patient when a physician thinks it fit to explain to him his diagnosis and proposed treatment. Some years ago a gentleman was troubled with a slight attack of lumbago, and consulted the late Dr. Bright. Then the able physician, after he had investigated the particulars of the case, sat pen in hand scrutinizing the countenance of his patient and who had his hair *en papers*. Then drawing his pen through the sheet of blank paper and laying it down, he said, "Now, Mr.—, I might write you a prescription, but will not; go to the druggist and round the corner and ask him for 'a poor man's plaister'; lay it on the place affected, let it stay as long as it will, and you will be quickly relieved. It will only cost twopence." Then taking up he pocketed his fee, he added, "A fool would think that guineas easily earned, but it takes a long time and much study to arrive at simplicity."

In France prescriptions are written in the vernacular, and are not thought to be less correct and learned on that account. But English doctors affirm it to be a very disadvantageous practice, and that it only answers because the French physician never gives his patient anything which the latter would object to take. Germans, again, write them in Latin, and a German, being asked why writing in French does not appear to militate against the success of his prescriptions, replied that, in the extreme vivacity of our neighbours, which induces them to have their prescription made up without glancing at it, and to swallow it without tasting it. After all, faith, first in the doctor, and secondly in the grand moral element of success. "I know a prayer," says Friar John, "that will preserve a man from the violence of guns and all manner of fire-engines, *but it will do no one good because I do not believe in it.*" "It is not their obstinacy," replies Dr. Quain, almost compassionately, "which I fear," but, as we presume, the disobedience of the patient's body to the good intentions of his soul. A man can ill control his own emotions, his apprehensions, or his expectations when he is sick, and we can conceive that sometimes ignorance is beneficial. For instance, a patient had ever heard that a prescribed drug was a dangerous poison, or fancied that it had disagreed with him formerly in an exceptional manner, he would be very apt to refuse to swallow it. One invalid, being aware that the had laudanum morphia, lay awake the whole night in a state of highly nervous preparation for sleep, a line of conduct which effectually prevented the operation of the opiate. If this case imagination acted in one way, an authentic incident lately occurred in which the result was in an opposite direction. A certain learned professor of materia medica some little time ago received from abroad a new drug, having the character of being a powerful purgative. Like a man of integrity he tried it first on himself, and the conclusion was forced upon him that the virtue of the medicine had been by no means overstated. Something, however, he imagined might have been due to accident, and with an almost morbid conscientiousness he proceeded (against the remonstrances of his wife) to repeat the dose. The second experiment was even more than the first a conspicuous and perfect success, in spite of the fact that the wife, alarmed at the adventurous spirit of her husband, had with a loving subtlety substituted bread pills for the drug in question. The first thing, as we all know, in a prescription is the great R, which common minds imagine to mean "take" a "recipe," but which Mr. Charles Reade has in one of his novels explained to signify a short heathen invocation—O Jupiter! aid us. In strictness a physician ought never to prescribe two formulæ precisely alike, since the same group of symptoms, circumstances, age, and temperament, are never exactly present in any number of patients, but sometimes these are approximately near enough to save or extend the reputation of what are called family recipes for common disorders. The guiding principles on which medicines are understood to be prescribed are everywhere the same, but the objects in view are, of course, effected by various means: for instance, by promoting the action of one secretion by medicine alone, or when quinine and iron are combined, or by correcting the operation of the basis as in adding henbane to colocynth, or by obtaining the latter object by the action of two or more medicines which singly would act in different ways, and by producing some active remedy from the chemical combinations of several drugs, as with effervescent powders. Finally, it behoves the doctor to render the visible form in which he sends present his medicine, so that it may not be unnecessarily nauseous. And some men have owed a large measure of their success in practice to the tact and skill with which they have cooked their potions.

The poorer classes almost always lean to quantity as regards physic, and therefore the homœopathic system, though followed by a few of the richer classes, chiefly finds little favour with them. They prefer a table-spoonful of the compound, and an ounce to a grain. Moreover, they like quality, and think that a dose should be black and thick, with a horrible and very decided taste and smell, is in their opinion really worth taking, and they attach much importance to the presence of a thick sediment, which they call "the goodness," and diligently shake up before swallowing. Nor is this secret faith and esteem for what is homely confined to the lower orders. Not long since a lady moving in the middle ranks of life, among the classes of society being employed in collecting money for charitable purposes, conceived to be a matter affecting the religious and social welfare of the country, and was returning to contribute a trifle for a poor woman "down in the fever" as the expression is. But for this poor definite common-place object, silver and gold she had none, and in the apostles, what she had she would bestow, to wit, a valuable recipe for typhus which had to her own knowledge saved a man's life when the doctors had given him up. We give it verbatim:—"Take the skin warm from the bowels of a sheep, tie them to the soles of the feet of the patient and cover up with clothes. In two hours the milts will have become putrid, when they must be removed." Admirable, and the fever will have been drawn out by the toes." It would be hard to beat this, yet last any of our readers on perusing this would think the nineteenth century should experience an attack of *rusticus pudor*, or shamefacedness, by which

BANKS.

AHMEDABAD BANKING AND INSURANCE COMPANY.
Incorporated under Act XIX. of 1857,of the Legislative Council of India with unlimited liability.
CAPITAL TWENTY-SEVEN LACS OF RUPEES IN 9000 SHARES OF RS. 300 EACH.
Board of Directors.
Shett Oomabhoy Huttising, of the firm of Shett Huttising Keersing, Chairman.
Shett Bhugoobhoy Premchund, of the firm of Munsookbhoy Bhugoobhoy.
Shett Chumnlal Kesrising, of the firm of Shett Tarrachund Sobhagchund.
Shett Mugunlal Hemchand, of the firm of Shett Jaichand Sobhagchand.
HEAD OFFICE—AHMEDABAD.
Branches.
BOMBAY, DHOLLERA, and BROACH.
BANKING DEPARTMENT.
DEPOSITS.
Current Accounts.—Interest will be allowed on daily Balances exceeding Rupees 500 and not exceeding Rupees 50,000, at the rate of 2 per cent. per annum. A higher rate will be allowed subject to special arrangement.
FIXED DEPOSITS.
On fixed Deposits for 3 months certain at 3 per cent. per annum.
Ditto for 6 Ditto at 4 Ditto ditto.
Ditto. „ 12 Ditto. „ 5 Ditto ditto.
Deposits for a longer period than twelve months will be received on terms, which may be arranged on application to the undersigned.
The Bombay Branch grants Drafts on Ahmedabad, Broach, and Dhollera, at the current rates of exchange.
DISCOUNTS, LOANS, &c.
The Company discounts local Bills and Hoondies and grants Loans on Government and other approved securities.
INSURANCE DEPARTMENT.
The Company accepts Marine risks on Goods shipped in steamers and sailing vessels to Great Britain and China, and Dhollera, Broach, and other ports of Guzerat.
Goods and Cash sent to Surat, Broach, Ahmedabad, Nerried, and Memodabad by rail are also insured by this Company.
PESTONJEE M. MATHURADAS, Agent.
Ahmedabad Banking and Insurance Company's Office, Bombay Branch, No. 23, Meadow Street, Fort, Bombay, 5th August 1865.

BANK OF INDIA.—Incorporated, with Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.
CAPITAL.—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF RS. 250 EACH, WITH POWER TO INCREASE.
Head Office—Bombay.
London Bankers—THE LONDON JOINT STOCK BANK.
Branches—London, Calcutta, Hongkong, and Shanghai.
Agents—MESSRS. MATHURADAS, Agent.
Ahmedabad Banking and Insurance Company's Office, Bombay Branch, No. 23, Meadow Street, Fort, Bombay, 5th August 1865.

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Ahmedabad Banking and Insurance Company's Office, Bombay Branch, No. 23, Meadow Street, Fort, Bombay, 5th August 1865.

THE ASIATIC BANKING CORPORATION.
Incorporated by Royal Charter.
SUBSCRIBED CAPITAL £500,000, WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).
CAPITAL CALLED UP £1,000,000.
HEAD OFFICE.—No. 4, LOMBARD STREET, LONDON.
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A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Cole, London, and Calcutta).
THOMAS CARDWELL & Co., London, and Cardwell, Parsons & Co., Bombay).
CHARLES A. FRANCH, Esq. (Messrs. Franch & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq. (Messrs. Mackillop, Stewart & Co., Calcutta).
General Manager.—Anthony Morrison, Esq. (now in India).
Acting Manager.—F. W. Lawrence, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in Scotland.—The British Linen Company.
Agents in Ireland.—The National Bank.
Brokers.—Messrs. Reid and Hamilton.
Solicitors.—Messrs. Freshfields and Newman.
Auditors.—Messrs. Quilter, Turquand, Youngs & Co.
Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, Ceylon, and Melbourne and others are in the course of being established at Hongkong and Shanghai.
BOMBAY AGENCY.
Offices Elphinstone Circle.
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The Bank grants drafts on the London Joint Stock Bank, London, at the following rates:—

6 months' sight	... ...	at 2s. 0d per Rupee.
4 do.	... ...	at 1s. 11½d.
3 do.	... ...	at 1s. 11¾d.
2 do.	... ...	at 1s. 11¾d.
1 do.	... ...	at 1s. 11¾d.
On demand	... ...	at 1s. 11¾d.

DEPOSITS
Interest will be allowed as follows:—
On Current Accounts ... ... 2 per cent.
Deposits for 3 months certain ... 3 „
„ 6 „ 4 „
„ 12 „ 5 „
No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.
ADVANCES.
The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.
COMMISSION, &c.
On the purchase or sale of Government Securities, Bank or other shares for ½ per cent.
Government or other Securities received for safe custody and Interest of Dividends thereon drawn, free of charge.
On returning Securities out of safe custody, ½ per cent.
Orders for Bills and Hoondies could be made payable, and all letters addressed, "To the Manager Bank of India."
Any information as to rules of business may be had on application to the Bank, or by letter to the Manager.
Bombay, 28th Nov. 1865. JOHN GRAY Manager.

COMPTOIR D'ESCOMPTE DE PARIS.—
Incorporated by National Decree of 7th and 8th March 1848 *and by Imperial Decree of 20th July* 1854. Recognized by Act No. VIII. of 1864, of the Legislative Council of India. PAID-UP CAPITAL, Francs 40,000,000 (£1,600,000). RESERVE FUND—Francs 10,000,000 (£400,000).
Head Office.—14, *Rue Bergere Paris.* Agencies at Bombay, Calcutta, Hongkong, Shanghai, Bourbon (Reunion), and Saigon.
London Bankers
UNION BANK OF LONDON; GENERAL CREDIT AND FINANCE CO. OF LONDON, (Limited); and MESSRS. C. J. HAMBRO AND SON.
HEAD OFFICE.—No. 9, RAMPART ROW.
This Agency grants Drafts and Letters of Credit and purchases or collects Bills
On London.
„ France and the Continent of Europe.
„ Egypt.
„ Calcutta.
„ Madras and Pondicherry.
„ Hongkong, Shanghae, and Cochin-China.
„ Bourbon (Reunion) and Mauritius.
„ Sydney and Melbourne.
„ Singapore and Java.
At current rates.
DEPOSITS.
Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, for not less than Rs. 1,000, or more than Rs. 50,000.
On fixed Deposits at
3 months' notice 3 per cent. per annum.
6 ditto 4 do.
12 ditto 5 do.
DISCOUNTS, LOANS, &c.
The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Shares, and approved Hoondies and other Securities.
Any further information as to rates of business &c., may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.
Bombay, 14th August 1865. GUIO MULLER, Manager.

THE ASIATIC BANKING CORPORATION.
Incorporated by Royal Charter.
SUBSCRIBED CAPITAL £500,000, WITH POWER TO INCREASE TO £2,000,000 (TWO CRORES OF RUPEES).
CAPITAL CALLED UP £1,000,000.
HEAD OFFICE.—No. 4, LOMBARD STREET, LONDON.
BOARD OF DIRECTORS.
FRANCIS BOTEMY, Esq. (Messrs. Timothy Wiggin & Co.)
A. RUSSELL, Esq., Deputy-Chairman (Messrs. Grey and Cole, London, and Calcutta).
THOMAS CARDWELL & Co., London, and Cardwell, Parsons & Co., Bombay).
CHARLES A. FRANCH, Esq. (Messrs. Franch & Co., London, and late of Messrs. Augustine Heard & Co., China).
WILLIAM MAITLAND, Esq. (Messrs. Mackillop, Stewart & Co., Calcutta).
General Manager.—Anthony Morrison, Esq. (now in India).
Acting Manager.—F. W. Lawrence, Esq.
Bankers.—The Bank of England and the London Joint Stock Bank.
Agents in Scotland.—The British Linen Company.
Agents in Ireland.—The National Bank.
Brokers.—Messrs. Reid and Hamilton.
Solicitors.—Messrs. Freshfields and Newman.
Auditors.—Messrs. Quilter, Turquand, Youngs & Co.
Agencies and Branches of the Bank have been established at Bombay, Calcutta, Singapore, Ceylon, and Melbourne and others are in the course of being established at Hongkong and Shanghai.
BOMBAY AGENCY.
Offices Elphinstone Circle.
EXCHANGES.
The Bank grants drafts on the London Joint Stock Bank, London, at the following rates:—

6 months' sight	... ...	at 2s. 0d per Rupee.
4 do.	... ...	at 1s. 11½d.
3 do.	... ...	at 1s. 11¾d.
2 do.	... ...	at 1s. 11¾d.
1 do.	... ...	at 1s. 11¾d.
On demand	... ...	at 1s. 11¾d.

DEPOSITS
Interest will be allowed as follows:—
On Current Accounts ... ... 2 per cent.
Deposits for 3 months certain ... 3 „
„ 6 „ 4 „
„ 12 „ 5 „
No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.
ADVANCES.
The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.
COMMISSION, &c.
On the purchase or sale of Government Securities, Bank or other shares for ½ per cent.
Government or other Securities received for safe custody and Interest of Dividends thereon drawn, free of charge.
On returning Securities out of safe custody, ½ per cent.
Orders for Bills and Hoondies could be made payable, and all letters addressed, "To the Manager Bank of India."
Any information as to rates of business may be had on application to the Bank, or by letter to the Manager.
Bombay, 28th Nov. 1865. JOHN GRAY Manager.

COMPTOIR D'ESCOMPTE DE PARIS.—
Incorporated by National Decree of 7th and 8th March 1848 *and by Imperial Decree of 20th July* 1854. Recognized by Act No. VIII. of 1864, of the Legislative Council of India. PAID-UP CAPITAL, Francs 40,000,000 (£1,600,000). RESERVE FUND—Francs 10,000,000 (£400,000).
Head Office.—14, *Rue Bergere Paris.* Agencies at Bombay, Calcutta, Hongkong, Shanghai, Bourbon (Reunion), and Saigon.
London Bankers
UNION BANK OF LONDON; GENERAL CREDIT AND FINANCE CO. OF LONDON, (Limited); and MESSRS. C. J. HAMBRO AND SON.
HEAD OFFICE.—No. 9, RAMPART ROW.
This Agency grants Drafts and Letters of Credit and purchases or collects Bills
On London.
„ France and the Continent of Europe.
„ Egypt.
„ Calcutta.
„ Madras and Pondicherry.
„ Hongkong, Shanghae, and Cochin-China.
„ Bourbon (Reunion) and Mauritius.
„ Sydney and Melbourne.
„ Singapore and Java.
At current rates.
DEPOSITS.
Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, for not less than Rs. 1,000, or more than Rs. 50,000.
On fixed Deposits at
3 months' notice 3 per cent. per annum.
6 ditto 4 do.
12 ditto 5 do.
DISCOUNTS, LOANS, &c.
The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Shares, and approved Hoondies and other Securities.
Any further information as to rates of business &c., may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.
Bombay, 14th August 1865. GUIO MULLER, Manager.

NATIONAL BANK OF INDIA (LIMITED)
HEAD OFFICE .....CALCUTTA.
SUBSCRIBED CAPITAL .....ONE MILLION STERLING.
PAID-UP CAPITAL .....£250,000.
RING FAID UP.....£250,000.
BOARD OF DIRECTORS.
FERDINAND SCHILLER, Esq., of Messrs. Herrenschmidt, Schiller & Co.
WILLIAM ANDERSON, Esq., of Messrs. Gordon, Stuart & Co.
GEORGE MILLER BLACKER, Esq., of Messrs. Hoare, Miller & Co.
CHARLES ESTCOURT CRESWELLS, Esq., of Messrs. William Moran and Co.
DOORGACHURN LAW, Esq., of Messrs. Prawnkissen, Law & Co.
HEERALALL SEAL, Esq., Zemindar.
P. P. SEIN, Esq., Merchant.
M. ROSTOMJEE, Esq., Merchant.
LONDON BOARD.
W. S. FITZWILLIAM, Esq., late Member of the Supreme Legislative Council of India, Director of Land Mortgage Bank of India.)
SIR JOHN F. GRANT K. C. B. (late Lieut.-Governor of Bengal.)
GEORGE W. FREDERICK, Esq., (late of Calcutta, Chairman of Union Bank of Ireland.)
London Bankers
The Bank of England,
and
London, and Westminster Bank.
Offices in London ..... No. 12, Pinchurch Street.
EXCHANGE.
The Bank grants Bills on London, and the following are the present rates of Exchange:—

6 months' sight	... ...	at 2s. 0d. per rupee.
2 do.	... ...	at 1s. 11¾d. „
On Demand	... ...	at 1s. 11¾d. „

The Bank opens Current Deposit Accounts and allows Interest thereon at the rate of 2 per cent. per annum on Balances of Rs. 200 and upwards.
FIXED DEPOSITS.
The Bank receives Money on Fixed Deposits, and allows Interest thereon as follows:—
On Deposits subject to 10 days' notice of withdrawal per cent.
„ 3 months' „
„ 6 „ „
„ 12 „ „
On Deposits subject to ten days' notice of withdrawal on either side the Bank and Customers, two per cent. below the Bank of Bombay's minimum rate of discount rising and falling therewith, but never exceeding 5 per cent or falling below 2 per cent. The rate allowed at present is 2 per cent.
All Remittances should be made payable to the Agent National Bank of India (Limited), who will be glad to afford any further information respecting the Bank's terms of business.
By order of the Directors,
JAMES WINDRAM, Agent.
National Bank of India, Bombay, 8th August 1865.

THE BOMBAY CITY BANK (LIMITED).—*Incorporated under Acts XIX. of* 1857 *and VII. of* 1865 *by the Legislative Council of India.*—CAPITAL—SEVENTY-FIVE LACS OF RUPEES (£750,000) in 30,000 SHARES OF RUPEES 250 (£25) EACH, WITH POWER TO INCREASE.
BOARD OF DIRECTORS.
RUDOLPH AHLERS, Esq., Chairman, (Messrs. Volkart Brothers.)
HERBERT T. PERCE, Esq., (Messrs. Bevington, Price & Co.)
BRUGHWANDAS PURSHOTUMDASS, Esq.
TRIBHOWUNDASS JUGJEEVUNDAS, Esq.
LONDON BANKERS } The Bank of England.
} The Bank of London.
Paris Bankers.
Messrs. HOTTINGUER & Co.
Solicitors.
Messrs. KELLY, HOBB, and MANISTY
HEAD OFFICE—BOMBAY, No. 2, CHURCH GATE STREET.
BRANCHES { London.....No. 1, St. Helen's Place, Bsq., Agent.
{ Agencies.....Henry J. Leitch, Esq., do.
The Bank grants Drafts on the Bank of London and Messrs Hottinguer & Co. at the following current rates of exchange:—
Bills on London at 6 months' sight 1s. 11¾d. per Rupee.
Do. „ 4 do. 1s. 11¾d. do.
Do. at 3 do. 1s. 11¾d. do.
Do. at 2 do. 1s. 11¾d. do.
Do. at 1 do. 1s. 11¾d. do.
On Demand ..... 1s. 10½d. do.
Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.
The Bank is making arrangements for granting Drafts on China.
DEPOSITS.
Interest at 2 per cent. per annum will be allowed on Daily Balances of not less than Rupees 500, nor exceeding Rs. 50,000 unless otherwise specially arranged.
Fixed Deposits.
Subject to 3 months' notice 4 per cent. per annum.
„ 6 „ 5 „
„ 12 „ 6 „
Discounts, Loans, &c.
The Bank discounts local Bills and Hoondies and grants Loans on Government and other approved Securities.
Commission.
The Bank will receive Government and other Securities for safe custody free of charge, for constituents.
Commission will be charged as follows:—
On purchase or Sale of Securities ... ... ½ per cent.
On realising Interest on Dividends ... ... ½ „
On delivering up Securities deposited for safe custody, ½ „
Any further information as to the rules of business may be obtained at the Bank or on application, by letter, to the Manager.
By order of the Board,
Bombay, 7th April 1865. DAVID MCCULLOCH, Manager.

THE ROYAL BANK OF INDIA.—*Incorporated, with unlimited liability under the Act of the Legislative Council of India No. XIX. of* 1857.
CAPITAL ONE CRORE OF RUPEES IN 50,000 SHARES OF RS. 200 EACH, WITH POWER TO INCREASE.
Reserve Fund TEN LAKHS.
BOARD OF DIRECTORS.
ANDREW GRANT, Esq., *Chairman.* | THOMAS MANOCKJEE, Esq.
W. F. STEARNS, Esq. | KARSANDAS MADHAVADAS, Esq.
J. K. GRIMES, Esq.
Auditors.
ALEX. STEWART, Esq. | HENRY BROOKE, Esq.
London Bankers.
THE LONDON AND COUNTY BANK.
EXCHANGE.
Bills on London at 6 months' sight at 2s. 1d. per Rupee.
„ 4 do. 2s. 0½d. „
„ 3 do. 2s. 0¼d. „
„ 2 do. 2s. 0¼d. „
„ 1 do. 2s. 0¼d. „
„ On demand 2s. 0d. „
Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.
The Bank purchases Bills and grants Drafts payable in Calcutta, Agra, Allahabad, Surat and Belgaum.
All Treasury Drafts, Hoondies, and other orders for realization to be endorsed, "Pay to the Royal Bank of India, or order."
CURRENT ACCOUNTS.
Interest allowed at 2 per cent. per annum on balances not exceeding one lac, or at 3 per cent. per annum if interest is not allowed on the lowest balance at credit of the account for each month; in the latter case interest will be allowed on any sum not exceeding two lacs.
FIXED DEPOSITS.
Subject to 1 month's notice 2 per cent. per annum.
Do. 3 do. 4 do. do.
Do. 6 do. 5 do. do.
Do. 12 do. 6 do. do.
Any information as to rules of business may be had on application to the Bank, or by letter to the Manager.
H. F. HOADLEY, Acting Manager.
Bombay, 25th Oct. 1865.

THE BANK OF HINDUSTAN, CHINA, AND JAPAN, (LIMITED.)
શ્રી ખેંક આફ હીંદુસ્થાન ચાઇના એપેંધ
(લીમીટેડ.)
THE BANK OF HINDUSTAN, CHINA, AND JAPAN, (LIMITED.)
CAPITAL £4,000,000 IN 40,000 SHARES OF £100 EACH, OF WHICH ONLY £25 IS TO BE CALLED UP.

Called up	£1,000,000
Paid up	861,000
Reserve Funds	190,000

Head Office—1, Bank Buildings, Lothbury, E. C., London.
BOARD OF DIRECTORS.
Chairman.
JAMES NUGENT DANIELL, Esq.
Deputy-Chairman.
RICHARD SPOONER, Esq., (late Commissioner of Customs Bombay).
WILLIAM FREDERICK BARING, Esq.
THOMAS COTTERELL, Esq.
PHILIP SHORE FLETCHER, Esq.
LIEUT. COL. FRENCH.
WILLIAM HARRISON, Esq.
JAMES LEVICK, Esq.
SASSOON D. SASSOON, Esq.
J. MACKRILL SMITH, Esq.
Hon. J. F. H. STUART WORTLEY.
HENRY YOUNG, Esq., late Chief Secretary to the Government Bombay.
Committee in Bombay.
E. D. SASSOON, Esq.
Bankers.
LONDON.....The Bank of England.
Do. .....The National Bank, (established 1835.)
Do. .....The Alliance Bank (Limited.)
LIVERPOOL.....The Alliance Bank (Limited.)
MANCHESTER..The Alliance Bank (Limited.)
SCOTLAND.....The National Bank of Scotland.
IRELAND.....The National Bank.
THE Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange:—

Six months' sight	... ...	2s. 0¾d. per Rupee
Four „	„	2s. 0¼d. „
Three „	„	2s. 0¼d. „
Two „	„	2s. 0¼d. „
One „	„	2s. 1½d. „
On demand	„	2s. 0d. „
On Scotland and Ireland		1s. 11¾d. „
Circular Notes payable in Egypt and the principal towns on the Continent of Europe.....		1s. 11¾d. „

Drafts on *The Banks of England, on Scotland or Ireland* are issued payable on demand only.
To prevent disappointment to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the first of exchange direct on bein.r furnished with the address of the person to whom the Bill is to be sent. *In all instances where a Bill is required in favour of a lady, her Christian name must be given in full.*
The Bank will negociate Bills payable in London, Liverpool or Manchester, and will also grant drafts payable in Calcutta, Hongkong, Shanghai or Colombo.
CURRENT ACCOUNTS.
Interest allowed at 2 per cent. per annum on balance exceeding Rs. 500 and not more than 50,000, and 1 per cent. per annum on balances exceeding Rs. 500 and not more than Rs. 500.
Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.
FIXED DEPOSITS.
Subject to 12 months' notice of withdrawal 6 per cent. per annum.
Do. 9 do. do. 5½ do. do.
Do. 6 do. do. 5 do. do.
Do. 4 do. do. 4½ do. do.
Do. 3 do. do. 4 do. do.
Deposits for sums of Rs. 100 and upwards are received subject to 15 days notice of withdrawal on either side. Interest will be allowed at 2 per cent. below the Bank of Bombay's minimum rate of discount rising or falling therewith, but not exceeding 5 per cent per annum. Unless the deposit shall have been lodged fifteen days prior to the notice of withdrawal, no interest will be allowed thereupon.
If the deposit be taken in the Bank's draft on Europe the notice of withdrawal will generally be dispensed with.
The Bank reserves to itself the right of paying off or of modifying the terms of Fixed Deposits, on giving one month's notice.
Government Paper and other Securities received for safe custody, and the interest remitted by the Banks draft free of charge.
The Bank will procure enfacement of Government Paper on account of Constituents and forward the same to the Head Office without charge.
It is particularly requested that all orders or Hoondees may be made payable to, and all communications addressed
The Manager, Bank of Hindustan, Limited. Bombay.
Bombay, 15th Dec. 1865. A. THOMSON Manager

ORIENTAL BANK CORPORATION.—INCORPORATED BY ROYAL CHARTER.
EXCHANGE.
Drafts on London at 6 months' sight at 2s. 1¾d. per Rupee,
Do. „ at 5 at 2s. 1d. „
Do. Demand
Do. Scotland } at 2s. 0¾d.
Do. Ireland
Circular Notes payable throughout Europe 1s. 0¾d. „
Drafts at six months' sight are drawn on the Union Bank of London. Drafts on demand are drawn on the Bank of England.
N. B.—No draft at six months' sight is granted for any sum under £50.
Sums of £1 and under £20 are drawn on demand only, and sums under £1 are remitted by advice.
DEPOSITS.
The rates of interest at present allowed by the Corporation on Deposits of Rs. 1,000 and not above Rs. 50,000 are—
Deposits payable on demand ..... 2 per cent. per annum.
Do. 3 months' sight ..... 3 „ „
Do. 6 „ ..... 4 „ „
Do. 12 „ ..... 5 „ „
The interest on the class of Deposits at payable fixed periods after date ceases at maturity of the receipt.
All Treasury Drafts, Hoondies and other orders for realization should be endorsed. "Pay the Oriental Bank Corporation, or order."
Any information as to rules of business may be had on application at the office, or by letter to the Agent.
Bombay, 14th January 1866.

THE ALLIANCE BANK OF BOMBAY (LIMITED),
Incorporated in accordance with Acts XIX. of 1857, *and VII. of* 1860 *of the Legislative Council of India.*
SUBSCRIBED CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF 250 RUPEES EACH,
With power to increase.
OFFICES No. 10—RAMPART ROW.
BOARD OF DIRECTORS.
CHARLES FREWEN KELLY, Esq., *Chairman.*
HURRUM NURSEY, Esq.
GHELLABHOY PUDUMSEY, Esq.
SEEOJEE VELLJEE, Esq.
CURRENT ACCOUNTS.
Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 300 and not more than Rs. 500.
Interest is not allowed on balances of more than Rs. 50,000 except by special agreement.
The Bank will receive money on deposit in sums of Rupees 100 and upwards, on the following terms.
FIXED DEPOSITS.
Subject to 12 months' notice of withdrawal 7 per cent. per annum.
Do. 6 do. do. 5½ do. do.
Do. 3 do. do. 4 do. do.
COMMISSION.
The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interest and Dividends thereon on the following terms:—
If to be remitted in the Bank's Drafts, without charge.
If to be paid in India a commission will be charged at ¼ per cent.
On delivering up Securities deposited for safe custody a charge of ¼ per cent. will be made.
On the sale or purchase of Government or other Securities ½ percent.
Any further information as to rules of business may be obtained on application at the office, or by letter to the Manager.
Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10 A. M. to 1 P. M.
T. G. YOUNG, Manager.
Church Lane Street, Bombay, 6th Nov. 1865.

THE BOMBAY TRADING AND BANKING ASSOCIATION (LIMITED.)
બોમબે ટ્રેડીંગ એંડ બેંકીંગ આસોશીએશન,
(લીમીટેડ.
INCORPORATED WITH LIMITED LIABILITY AND REGISTERED UNDER ACT XIX. OF 1857 OF THE LEGISLATIVE COUNCIL OF INDIA.
OFFICE—No. 9, CHURCH STREET, FORT.
Capital Twenty Lacs of Rupees in 10,000 *Shares of Rupees* 200 *each with power to increase to Rs.* 50,00,000.
BOARD OF DIRECTORS.
NUSSERWANJEE MUNCHERJEE WADIA, Esq., *Chairman.*
BURJORJEE MUNCHERJEE WADIA, Esq.
GULLABHOY PUDUMSEY, Esq.
KESSOWJEE NAIKE, Esq.
BOMANJEE FRAMJEE CAMA, Esq.
Treasurers and Managers.
Messrs. MUNCHERJEE JAMSETJEE and SONS.
Secretary.
Mr. COOVERJEE RUSTOMJEE MODY.
Accountant.
Mr. JAMSETJEE DADABHOY WADIA.
Deputy Accountant.
Mr. CURSETJEE COOVERJEE MODY.
EXCHANGE.
The Association purchases Bills and grants Drafts, payable in London, Calcutta, Madras, and Hongkong, at the rates of the day.
ADVANCES.
The Association grants Loans on Government and other Securities, and discounts Government and approved Private Bills and Hoondies.
Interest allowed on Fixed Deposits—
Subject to 3 months' notice 3 per cent. per annum.
Do. 6 do. do. 4 do.
Do. 12 do. do. 5 do.
All Letters should be addressed to the Secretary to the above Association.
Hours of business 10 A.M. to 4 P. M.: Saturdays 10 A. M. to 2 P. M.
By order of the Board of Directors,
COOVERJEE RUSTOMJEE MODY, Secretary.
Bombay, 25th Oct. 1865.

LONDON AND BOMBAY BANK AND GENERAL COMMERCIAL AND INSURANCE AGENCY CORPORATION (LIMITED).
Capital Two Millions Sterling in 2,00,000, *shares of Ten Pounds each.*
Head Office 24, Old Jewry, London.
Branches at Bombay, Alexandria and Marseilles.
Board of Directors.
George Henry Brown, *Esq.*, Director Universal Life Assurance Company.
John Brown, Esq., Culvers, Hadham, Herts.
William W. Cargill, E q., Connaught Place West, Hyde Park.
Eugene Collins, Esq., Kensington Park Gardens.
James H. Crawford, Esq., Chief Secretary, Union Bank of Ireland.)
London Bankers
The Bank of England,
and
London, and Westminster Bank.
Offices in London ..... No. 12, Pinchurch Street.
EXCHANGE.
The Bank grants Bills on London, and the following are the present rates of Exchange:—

6 months' sight	... ...	at 2s. 0d. per rupee.
2 do.	... ...	at 1s. 11¾d. „
On Demand	... ...	at 1s. 11¾d. „

The Bank opens Current Deposit Accounts and allows Interest thereon at the rate of 2 per cent. per annum on Balances of Rs. 200 and upwards.
FIXED DEPOSITS.
The Bank receives Money on Fixed Deposits, and allows Interest thereon as follows:—
On Deposits subject to 10 days' notice of withdrawal per cent.
„ 3 months' „
„ 6 „ „
„ 12 „ „
On Deposits subject to ten days' notice of withdrawal on either side the Bank and Customers, two per cent. below the Bank of Bombay's minimum rate of discount rising and falling therewith, but never exceeding 5 per cent or falling below 2 per cent. The rate allowed at present is 2 per cent.
All Remittances should be made payable to the Agent National Bank of India (Limited), who will be glad to afford any further information respecting the Bank's terms of business.
By order of the Directors,
JAMES WINDRAM, Agent.
National Bank of India, Bombay, 8th August 1865.

THE SCINDE, PUNJAB, AND DELHI BANK CORPORATION, (LIMITED.)
CAPITAL—ONE MILLION STERLING.
SUBSCRIBED CAPITAL—£750,000.
HEAD OFFICE—80, KING WILLIAM STREET, LONDON, E.C.
Branches in Calcutta, Bombay, Karachee, Lahore, Umritsar, and Calcutta, (others in course of being opened.)
The Bank grants Drafts on London, Scotland and Ireland, at the following rates of Exchange:—

On London ..... at 6 months' sight	2s.	1d. per rupee.
„ at 4 do.	2s.	0¾d. „
„ at 3 do.	2s.	0¾d. „
„ at 2 do.	2s.	0¾d. „
on Demand	2s.	0¾d. „
On Scotland and Ireland on Demand	2s.	0d. „
Circular Notes for the use of Travellers } on the Continent. }	1s.	11¾d. „

INTEREST ALLOWED
On Floating Deposits payable on demand if not less than Rs. 1,000 5 per cent. per annum.
ON FIXED DEPOSITS.
Deposits at 3 months' notice 3 per cent. per annum.
„ 6 „ 4 „ „
„ 12 „ 5 „ „
Fixed Deposits may generally be availed of for the Bank's Bills on London without notice.
COMMISSION.
The Bank takes charge of Government Securities, Shares in Banks and other Companies without charge, and realizes Interest and Dividends thereon on the following terms:—
If to be remitted in the Bank's Drafts, without charge.
If to be paid in India a commission will be charged at ¼ per cent.
On delivering up Securities deposited for safe custody a charge of ¼ per cent. will be made.
On the sale or purchase of Government or other Securities ½ percent.
Any further information as to the rules of business may be obtained on application at the office, or by letter to the Manager.
Office hours 10 A. M. to 3 P. M.
Saturdays 10 A. M. to 1 P. M.
T. G. YOUNG, Manager.
Church Lane Street, Bombay, 6th Nov. 1865.

THE BOMBAY TRADING AND BANKING ASSOCIATION (LIMITED.)
બોમબે ટ્રેડીંગ એંડ બેંકીંગ આસોશીએશન,
(લીમીટેડ.
INCORPORATED WITH LIMITED LIABILITY AND REGISTERED UNDER ACT XIX. OF 1857 OF THE LEGISLATIVE COUNCIL OF INDIA.
OFFICE—No. 9, CHURCH STREET, FORT.
Capital Twenty Lacs of Rupees in 10,000 *Shares of Rupees* 200 *each with power to increase to Rs.* 50,00,000.
BOARD OF DIRECTORS.
NUSSERWANJEE MUNCHERJEE WADIA, Esq., *Chairman.*
BURJORJEE MUNCHERJEE WADIA, Esq.
GULLABHOY PUDUMSEY, Esq.
KESSOWJEE NAIKE, Esq.
BOMANJEE FRAMJEE CAMA, Esq.
Treasurers and Managers.
Messrs. MUNCHERJEE JAMSETJEE and SONS.
Secretary.
Mr. COOVERJEE RUSTOMJEE MODY.
Accountant.
Mr. JAMSETJEE DADABHOY WADIA.
Deputy Accountant.
Mr. CURSETJEE COOVERJEE MODY.
EXCHANGE.
The Association purchases Bills and grants Drafts, payable in London, Calcutta, Madras, and Hongkong, at the rates of the day.
ADVANCES.
The Association grants Loans on Government and other Securities, and discounts Government and approved Private Bills and Hoondies.
Interest allowed on Fixed Deposits—
Subject to 3 months' notice 3 per cent. per annum.
Do. 6 do. do. 4 do.
Do. 12 do. do. 5 do.
All Letters should be addressed to the Secretary to the above Association.
Hours of business 10 A.M. to 4 P. M.: Saturdays 10 A. M. to 2 P. M.
By order of the Board of Directors,
COOVERJEE RUSTOMJEE MODY, Secretary.
Bombay, 25th Oct. 1865.

GRAND FINANCE COMPANY (LIMITED)
Subscribed Capital Rs. 1,00,00,000 in 20,000 *shares of* Rs. 500 *each.*
(WITH POWER TO INCREASE.)
Board of Directors.
Chairman.
T. C. Hayllar, Esq., *Chairman.*
Dossabhoy Framjeee Patel, Esq.
Cowasjee Sewjee, Esq.
Pragjee Damodhur, Esq.
Purbooodass Pranjeewundass, Esq.
Manager.—Pestonjee Dadabhoy Wadia, Esq.
Solicitors.—Messrs. Bickerstetb, Cleveland, and Peile.
Bankers.—Chartered Mercantile Bank of India, London and China
The Association will make advances repayable with interest at fixed terms, or by instalments upon the security.
1st. Of landed Estate, first class House Property, and real Property of all descriptions and tenures.
2nd. Of Government Stocks, Railway Debentures, Shares of Public Company, &c.
3rd. Of Rates, Dues, Assessments, &c. imposed under sufficient legal authority.
The Association effects the sale and purchase of Stocks and Shares on Commission on behalf of residents in Bombay, up country, or in England, and undertakes the safe custody of Government Paper, crip, and Share Certificates, &c., drawing the Pay, Interest or Dividends accruing thereon.
Bank and other First Class Paper discounted. Deposits received for fixed periods.
Present Rates:

For	3 months	5	per cent.	per annum.
„	6 „	6	„	„
„	9 „	7	„	„
„	12 „	8	„	„

And for other and longer periods as may be agreed on.
Office hours—10 A. M. to 3 P. M.; Saturdays, 10 A. M. to 1 P M.
All communications to be addressed to the Manager either personally or by letter (in English or any of the Vernacular languages.)
By order,
PESTONJEE DADABHOY, Manager.
Bombay 21st January 18

THE BOMBAY AND KATTIAWAR FINANCIAL AND COMMERCIAL ASSOCIATON (LIMITED).
Capital Rs.100,00,000 (Rupees One Crore) in 25,000 Shar es of Rs. 400 each.
WITH POWER TO INCREASE.)
Board of Directors.
Sucarsaniee Luxamonjee, Esq., Chairman.
Aga Ali Akbar bin Haji Mahomed Tuckey Carrani, Esq.
Bhugwantroo Ramchandrajee, Esq.
Shri Bhugwandass Soondarjee Veerjee, Esq.
Bankers.—The Agra and Masterman's Bank, Ltd.
Solicitors.—